

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

CHARLES S TENNISON  
JANEEN R TENNISON  
Debtor(s)

Case No. 08-12571

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/16/2008.
- 2) The plan was confirmed on 07/30/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 03/06/2009, 10/02/2009.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 01/22/2009, 07/23/2009, 12/23/2009, 12/23/2009.
- 5) The case was dismissed on 02/05/2010.
- 6) Number of months from filing to last payment: 15.
- 7) Number of months case was pending: 23.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$98,290.19.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$13,423.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$13,423.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$615.35
Court Costs	\$0.00
Trustee Expenses & Compensation	\$725.91
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$1,341.26**

Attorney fees paid and disclosed by debtor: \$1,000.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CAPITAL ONE AUTO FINANCE	Secured	36,825.50	36,825.50	36,825.50	5,598.57	2,598.11
CAVALRY PORTFOLIO SERVICES	Unsecured	278.41	NA	NA	0.00	0.00
CHASE BANK USA	Unsecured	305.00	327.70	327.70	0.00	0.00
COMMUNITY HOSPITAL	Unsecured	678.15	678.15	678.15	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	619.00	710.56	710.56	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	443.00	823.24	823.24	0.00	0.00
GENTLE CARE	Unsecured	392.00	NA	NA	0.00	0.00
GMAC RESCAP LLC	Secured	3,989.68	3,989.68	0.00	0.00	0.00
GMAC RESCAP LLC	Secured	NA	NA	NA	0.00	0.00
HC PROCESSING CENTER	Unsecured	2,134.00	2,276.19	2,276.19	0.00	0.00
HSBC	Unsecured	577.00	NA	NA	0.00	0.00
HSBC	Secured	NA	NA	NA	0.00	0.00
HSBC AUTO FINANCE	Secured	3,631.56	3,631.56	3,631.56	718.85	251.05
MIDWEST OPERATING ENGINEERS C	Secured	6,321.63	6,321.63	6,321.63	977.71	444.79
MIDWEST OPERATING ENGINEERS C	Secured	5,224.10	5,224.10	5,224.10	807.59	367.59
MIDWEST OPERATING ENGINEERS C	Secured	1,001.26	1,001.26	1,001.26	248.80	68.68
MUTUAL HOSPITAL SERVICES	Unsecured	2,970.00	NA	NA	0.00	0.00
NICOR	Unsecured	975.12	NA	NA	0.00	0.00
NICOR GAS	Unsecured	684.00	NA	NA	0.00	0.00
RICHARD QUINONES MD	Unsecured	2,106.00	NA	NA	0.00	0.00
ST MARGARET	Unsecured	378.02	NA	NA	0.00	0.00
ST MARGARET MERCY HOSPITAL	Unsecured	342.70	NA	NA	0.00	0.00
WELLS FARGO FINANCIAL INC	Unsecured	1,021.00	1,082.89	1,082.89	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$52,002.79	\$8,102.72	\$3,661.54
All Other Secured	\$1,001.26	\$248.80	\$68.68
<b>TOTAL SECURED:</b>	<b>\$53,004.05</b>	<b>\$8,351.52</b>	<b>\$3,730.22</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$5,898.73</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$1,341.26</u>
Disbursements to Creditors	<u>\$12,081.74</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$13,423.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/08/2010

By: /s/ Glenn Stearns

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.